

### **Remarks**

In accordance with 37 CFR 1.121, only the non-compliant section of Applicant's previously-submitted Amendment and Response has been included in this response.

In Item 4C of the Notice of Non-Compliant Amendment, the Examiner objected to the status identifier used in certain claims. The status identifier for claim 9 has been changed from “(Withdrawn-Previously Presented)” to “(Withdrawn)” as intended.

In Item 4E of the Notice of Non-Compliant Amendment, the Examiner stated that newly added claims (56-58) have not been designated according to species.

A Restriction Requirement was mailed on January 18, 2007 in which claims 1, 7, 13, 17 and 41 were designated as generic, with Species D (claims 30, 44, 47 and 48) drawn to a method of providing an authentication service wherein two or more authentication mechanisms are chosen from known secrets, stored secrets and biometrics by the user. Applicant provisionally elected Species D in the Response to the Restriction Requirement filed on February 6, 2007.

New claims 56-58, originally present in the Amendment and Response filed on December 19, 2007, are directed to specific types of known secrets, stored secrets and biometrics, respectively.

Therefore, new claims 56-58 are also directed to and readable on provisionally elected Species D.

Therefore, at least claims 1, 3, 5, 27, 30, 36-39, 44, 47, 48 and 56-58 are readable on provisionally elected Species D.

Applicant respectfully submits that the Examiner withdraw the non-compliant status and examine the response as appropriate.


**CONCLUSION**

The Examiner is invited to telephone Applicant's attorney at 515-233-3865 to facilitate prosecution of this application.

If necessary, please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

Respectfully submitted,

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By   
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